

**Information to identify the case:**

Debtor 1	Sandra A. Robinson	Social Security number or ITIN xxx-xx-4703
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-22899-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra A. Robinson

10/19/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sandra A. Robinson  
Debtor

Case No. 17-22899-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 19, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Sandra A. Robinson, 209 Crescent Pines Drive, Verona, PA 15147-3221
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
14660606	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
14660603	+ Coll Svc Ctr, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14660607	+ Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121
14660612	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
14748894	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
14660614	+ Tek-collect Inc, 871 Park St, Columbus, OH 43215-1441

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Oct 20 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 20 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:08	CACH LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:16	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: nsm_bk_notices@mrcopper.com	Oct 19 2022 23:51:00	NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: ebnpwsa@grblaw.com	Oct 19 2022 23:51:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14660602	+ EDI: GMACFS.COM	Oct 20 2022 03:53:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300

District/off: 0315-2

User: auto

Page 2 of 4

Date Recd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 35

14731869	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:16	CACH, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14733161	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:09	CACH, LLC its successors and assigns as assignee, of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14660604	+ Email/Text: commonwealth@ebn.phinsolutions.com	Oct 19 2022 23:50:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
14660605	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 19 2022 23:50:00	Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
14660608	+ Email/Text: bknotice@ercbpo.com	Oct 19 2022 23:51:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14680835	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 19 2022 23:51:00	GFC Lending, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
14660609	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 19 2022 23:51:00	Go Financial, 7465 E Hampton Ave, Mesa, AZ 85209-3328
14678655	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 19 2022 23:57:15	HUD, 451 Seventh Street Southwest, Washington, DC 20410-0002
14823270	EDI: JEFFERSONCAP.COM	Oct 20 2022 03:53:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14747865	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 23:57:08	LVNV Funding, LLC its successors and assigns as, assignee of OSI Portfolio Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14666884	Email/Text: nsm_bk_notices@mrc cooper.com	Oct 19 2022 23:51:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
14660610	Email/Text: nsm_bk_notices@mrc cooper.com	Oct 19 2022 23:51:00	Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067
15318770	+ Email/Text: mtgbk@shellpointmtg.com	Oct 19 2022 23:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14661052	+ EDI: RECOVERYCORP.COM	Oct 20 2022 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14679976	+ Email/Text: ebnpeoples@grblaw.com	Oct 19 2022 23:51:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14704631	+ Email/Text: ebnpwsa@grblaw.com	Oct 19 2022 23:51:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14660611	+ EDI: PRA.COM	Oct 20 2022 03:53:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14660613	+ EDI: RMSC.COM	Oct 20 2022 03:53:00	Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
15446847	+ Email/Text: bkteam@selenefinance.com	Oct 19 2022 23:51:00	U.S Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
14983651	^ MEBN	Oct 19 2022 23:47:21	U.S. Bank Trust National Association as Trustee, of Chalet Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 29

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Headlands Residential 2019-RPLI Owner Trust
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Seterus, Inc., as the authorized subservicer for
cr		U.S. Bank Trust National Association as Trustee of
14749537		Duquesne Light Company
cr	*+	GFC Lending, LLC, PO Box 29018, Phoenix, AZ 85038-9018
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court; Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295

TOTAL: 7 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION cwohlrb@raslg.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Danielle Boyle-Ebersole	on behalf of Defendant GFC Lending LLC dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Glenn R. Bartifay	on behalf of Debtor Sandra A. Robinson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Sandra A. Robinson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jill Lochnikar	

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 35

on behalf of Defendant Department of Housing & Urban Development jill.locnikar@usdoj.gov  
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com logsecf@logs.com

Kristen D. Little

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittleecf@gmail.com

Maria Miksich

on behalf of Creditor Headlands Residential 2019-RPLI Owner Trust mmiksich@kmllawgroup.com

Michael C. Mazack

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust mmazack@lynchlaw-group.com  
jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 17